



PO BOX 410  
RAMSEY, NJ 07446-0410

October 29, 2021

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Account No.: XXXXXXXXXX [REDACTED]

Dear [REDACTED]

Per our telephone conversation, you've agreed to pay the Full Settlement Amount as a settlement of the Balance Owed. Payment(s) will be reflected in the Balance Owed and Full Settlement Amount that are listed below.

This settlement offer is contingent upon timely payment. We will honor this offer if:

1. We receive the Full Settlement Amount by: 10/29/2021
2. Settlement payment(s) are made as follows:

\$ 461.00 by 10/29/2021

Balance Owed  
\$ 1,317.29

Full Settlement Amount  
\$ 461.00.

Failure to remit timely payment for the Full Settlement Amount may result in further collection action to recover the Balance Owed.

Other than communication regarding your payment plan, no further attempts will be made to collect the remaining balance while you are making payments in accordance with the terms listed above. Upon timely payment of the Full Settlement Amount, no further attempts will be made to collect the remaining balance.

If you have any questions, please contact us at [REDACTED] Monday through Friday between the hours of 8:00AM - 6:00PM Eastern Time (ET).

Sincerely,  
American Express Global Collections